

RAYMOND

The Centre of South-
ern Alberta's Great
Sugar Beet Industry.

Raymond Recorder



RAYMOND

Where the prize-winn-
ing Baby Beef of Alb-
erta are finished on
alfalfa, grain and beet
by-products.

Volume 34

FRI, DECEMBER 4th 1936

NUMBER 36

Bank of Montreal Makes Gains During Year

Total Assets up to \$805,081,998
—Liquid Assets at \$606,472,587
are equivalent to 83.27% of all
liabilities to the public—Total
Deposits gain to \$691,312,054
—Addition of \$1,050,000
to Rest Account, bringing
to \$39,000,000.

The Bank of Montreal annual
statement for the fiscal year
to October '31 makes a very
strong showing, with gains in
many of the principal accounts.
Special features include an in-
crease in total assets to above
the \$800,000,000 mark and li-
quid assets to more than \$600,000-
000. Deposits continue to in-
crease at a reassuring rate, and
now exceed \$690,000,000.

In keeping with the general
trend during the early months
of the year, current loans record
a reduction, and this has tended
to increase the bank's holdings
of high-grade Government secu-
rities.

From accumulated profits an
amount of \$1,000,000 was added
to the Rest Account, bringing
it up to \$39,000,000 against the
capital of \$36,000,000.

LIQUID POSITION

Every part of the statement
reflects the strength of the
institution's position. Assets
stand at \$805,081,998, compared
with \$792,772,872 a year ago.

Of this amount, total liquid
assets are \$606,472,587, equal
to 83.27 per cent of all liabilities
to the public. The unusually
high percentage of liquid assets
is likely due to the lessened de-
mand for current accommoda-
tion and the necessity of plac-
ing a greater amount in high-
grade government bonds. As a
result, the total holdings of gov-
ernment and other bonds and
debentures have increased to
\$442,781,097, from \$361,769,848.
The greater portion of these
holdings consists of gilt-edge
securities, which mature at early
dates.

At the same time, increases
are reported in call loans both
at home and abroad. Call loans
outside of Canada stand at \$25-
400,166, as compared with \$18-
835,238, while call loans in Can-
ada total \$8,169,988, a gain
from \$4,435,736.

A further indication of the
strength of liquid assets is af-
forded by cash holdings and de-
posits in the Bank of Canada
of \$79,242,079; notes of and
cheques on other banks \$29,999-
231 and deposits with other
banks \$20,264,801, bringing the
available cash holdings well
above \$125,000,000.

While general business throu-
ghout the country, particularly
in the latter months of the year,
has reported substantial increas-
es, it is evident that many of
the larger companies are avail-
ing themselves of their liquid
resources to take care of any
new business secured. As result
current loans have declined and
are reported at \$174,141,011,
down from \$244,161,311. This
situation probably also indicates
the readiness with which for-
mer loans have been liquidated.

PROFIT & LOSS ACCOUNT

Reflecting the improvement
in conditions, profits showed a
tendency to gain, as compared
with the previous year. The
total profits for the year after
making appropriations to contin-
gent reserve fund, out of which
fund provision for bad and
doubtful debts had been made,
were \$3,181,501, as compared
with \$3,005,212. The profits
were equal to 4.18 per cent, on
the capital, surplus and undiv-
ided profits. From the total prof-
it there was appropriated for
dividends \$2,880,000 and \$200-

NEWS NOTES

Born to Mr. and Mrs. Bill
Zobell, Thursday night, a baby
boy. Mother and son are doing
fine and Bill is proud and
happy.

Bill Greep's seven year old
boy was taken to the Hospital
Thursday morning for a mast-
oid operation. He is reported as
doing a well as can be expected.

John H. Blackmore announced
in Lethbridge Wednesday that
a caucus of Federal Social Cred-
it members would be held in
Edmonton as soon as the Prem-
ier returns from his trip to
Ottawa.

E. N. Christensen who has
been working at Picture Butte
for some time, returned to his
work at the local factory this
week.

There is much talk of Lincoln
Ellsworth, famous Antarctic ex-
plorer buying the E. P. Ranch in
the foothills west and south
of Calgary. Papers state that
Ellsworth went to Buckingham
Palace Tuesday to see the King
regarding the deal.

Kirkham Lee of Cardston
was elected President of the
organization for the Southern
part of the Province at the
inter-constituency Social Credit
convention held in Lethbridge
on Wednesday last.

The slaughter of the annual
1,500 head of bison in the
Wainwright National Park is
under way now. Wardens Bud
Colton and Ray Sharp have the
work in charge. The rapid in-
crease of the herd makes the
reduction necessary.

The Board of Trade and
Stampede Executive met with
representatives from Cardston
Wednesday night to discuss the
request from Cardston that
Raymond join with them next
year in celebrating the 1st and
2nd of July in the Big Jubilee
at the Temple City.

\$386,000 went into the mails
Tuesday afternoon for beet
growers of Southern Alberta.
The balance of the initial
payment of \$5.15 per ton on
1936 beets, 206,000 tons, of
beets have been delivered to
the two factories this year, 116-
600 here and 90,000 at Picture
Butte.

000 was written off bank prem-
ises, leaving the amount to be
carried forward for the year,
of \$101,501. When the amount
was added to the balance brought
forward at the end of the
previous year, it brought the
total balance at credit of profit
and loss up to \$2,036,534.

With the transfer to the
Rest Account of \$1,000,000 the
balance in the Profit and Loss
Account carried forward is \$1-
036,534.

The principal accounts, with
comparisons with those of the
previous year, show as follows:

	1936	1935
Total Assets	\$805,081,998	\$792,772,872
Liquid Assets	\$606,472,587	\$583,574,511
Gov't and other Bonds	\$442,781,097	\$361,769,848
Call Loans outside Canada	\$25,400,166	\$18,835,238
Call Loans in Canada	\$8,169,988	\$4,435,736
Total Deposits	\$691,312,054	\$676,944,866
Capital	\$36,000,000	\$36,000,000
Profit	\$3,181,501	\$3,005,212

Winter Has Come With a Vengeance

King Winter swooped down
out of the north Wednesday on
the wings of a snow storm, and
has been with us constantly
since that time. The snow was
light and powdery, and the
weather not so cold Wednesday
night. When Thursday morning
dawned tho, the wind was in
the south; and with razor edged
keenness it blew from that di-
rection all day long.

Thursday night along toward
midnight the breeze switched
back to the north and Friday
morning it was blowing from
the north-west, still bringing a
light feathery snow with it.

News Notes

The local Social Credit Group
held a meeting Monday night
and discussed some of the prob-
lems of the district and listened
to a talk from one of their mem-
bers.

Premier Wm. Aberhart, Hon.
Chas. Cockcroft and Hon. W.N.
Chant are in the east on busi-
ness with the Dominion Govern-
ment respecting Alberta's prob-
lems.

With \$41 in cash at her home
and \$172 in the bank Mrs. J.
McVikar, 45 year old widow liv-
ing near Edson passed away
from what doctors believed was
starvation. Police are investigat-
ing.

Retailers in the town received
a nice poster from the Sales Tax
Branch, Edmonton, Monday
night, reminding all purchasers
that the 2pc Sales Tax must be
paid by the customer at time of
purchase on all taxable goods.

To fight mosquitoes the last
week in November is making
history for Alberta. This is
what happened in the bush near
Rocky Mountain House last
week. Here is a good believe it
or not for Ripley.

Mr. and Mrs. Bruce Galbraith
returned over the week-end
from Utah after a visit there
with relatives and friends. Mild-
red and Donna remained there
to go to school for the remain-
der of the winter.

A treasure hunt in the house
of a bachelor bailiff in Ontario
revealed cash notes, cheques,
bonds, etc. valued at more than
\$50,000.00. Relatives asked that
the search be made. They also
found a will, made 36 years ago
buried in a peach basket in the
coal house at the rear of the
shack.

A new game called the 'Ed-
itor's Delight' is played this
way: Take a new sheet of ordi-
nary writing paper, fold it care-
fully and enclose a check or a
bank note sufficiently large to
pay up all arrearages and one
year in advance. Keep a note on
the editor, and if a note adorns
his face the trick has worked
like a charm. Now is the time
to play the joke.—Ex.

The Town Council met in
special session Thursday night
and discussed a number of im-
portant points respecting the
proposed Calgary Power Co. fran-
chise, and other matters that
were brought to their attention.
The Library Board asked for a
small grant, which was accorded
to providing the money be-
spoke for reference books in-
stead of fiction.

Work Project for North: Jobs for 1,500 Idle

HI-SCHOOL THROUGH A KEYHOLE

(By Denton Young Brewerton)

Hello Mr. and Mrs. Raymond
Alberta, this is your hi-school
commentator, "Brew" Young
speaking and bringing to you
hi-School news. "Let's go to
Press!"

FLASH:

School for the majority of
he students ends at four o'-
clock, but for others it is differ-
ent. All those who chew gum
n school have an hour's deten-
on class from four o'clock until
five. Many students attend this
class, but none is so faithful as
Mary Peterson. This Grade XI
student feels it her duty to up-
hold the honor of her class, so
because of this, her name has
been permanently put on the
retention class roll-book.

When ever the word gum
comes into my mind, so does
the name of Mary Peterson, as
I watch her while she chews
her gum, such a look of content
ment comes over her face that
I feel like going up to her and
saying: "Whoo Bossy". The on-
ly way that I can describe her
process of gum chewing, is by
stating that song sensation of
a few months ago. "Oh The
"Gee Goes Down and Around."

FLASH:

In the opinion of Jack Mehew
the courtesy of the Raymond
hi-school students is above ap-
proach, as he comes home for
dinner a twelve o'clock, he us-
ually meets the bulk of the
bulk of the students going
home to dinner in front of
John Allen's house. They are
walking three abreast on the
narrow sidewalk and as he
draws near he feels that they
will respect his age and step
aside so that he can pass. But
do they? Here is Jack's answer:
"If I didn't get off the sidewalk
they would probably knock me
off. To you students, I give a
heartly raspberry or in the words
of the small children, "Shame,
shame, double shame!"

Everyone wants to know why
Irma Rasmussen runs down
town as soon as school ends.
Well here is the answer. She is
going down to the Utah Cafe
to meet Helen MacMullin, who
ends off work at four o'clock.
That's the spirit Irma, keep it
up and you will be in shape for
the Olympics of 1941. Why
don't you get a bicycle. Beside
the e-wheeling, you can get
pleanty of knee action.
This is "Brew" Young saying
good night and I'll be seeing ya'

NEWS NOTES

Water flowed down some of
the Town ditches Monday, when
the main canal was running to
fill up ponds for stock in the
Hiding district before the free-
ze up. No damage was done and
the flow was soon controlled.

Lloyd Dahl spent the first
part of the week in the Leth-
bridge Hospital as a result of a
cut in his head when the Cle-
mobile Sedan of R. W. Tolles-
trip was run into from behind
when it was parked on the high
way while they were fixing the
heater. When the crash occurred
Lloyd's head was banged again-
st the back window, and the
broken glass cut quite a gash in
his head from which he bled
profusely. The Tollesstrup car
was able to continue on its own
power, but the other car with
the front smashed had to be
towed in.

DOMINION GOVERNMENT WIRES ALBERTA OF AGR- EEMENT TO PARTICIPATE IN SCHEME, HON. DR. CROSS ANNOUNCES— WORK TO BEGIN AT ONCE

Edmonton, Dec. 2 —Agreement
has been reached between the
Dominion and Provincial govern-
ment for the putting to work
of 1500 unemployed men on
three work projects. Wire con-
taining the Dominion's agree-
ment to participate in the
scheme was received today by
Hon. Dr. W. W. Cross, minist-
er of health and in charge of
relief.

The projects on which work
will be carried out, will be the
Peace River highway, Jasper
highway and the Nordag connection
of the Jasper-Banff
highway.

The work will commence im-
mediately and will continue un-
til March 31 next. Men will be
paid 30 cents an hour.

Also included in the agree-
ment will be provision for en-
larging the drought areas so as
to include the Clendon area
where 500 families are desti-
tute and to increase southern
areas by 10 municipalities for
administration purposes. Leth-
bridge Herald.

NEWS NOTES

Quite a number of Social
Creditors were in Lethbridge
Wednesday afternoon and even-
ing to the meeting and banquet
held there.

Cheap Xmas Cards are us-
ually cheap. We sell good cards
as reasonable as possible. In-
spection solicited.— The Rec-
order.

John Ringling, aged 70, last
of seven brothers whose names
were synonymous with circus
life and the sawdust ring, died
of bronchial pneumonia in New
York on Wednesday.

Fur caps and coats, heavy
mitts and galoshes were very
popular and much sought after
Thursday and Friday during
the cold snap following Wed-
nesday's snow.

Whether you want 1 or 100
Xmas Cards we invite you to
come in and see our stock. Spec-
ial prices on quantity lots. Ser-
vice and satisfaction on every
order. The Recorder.

Five tons of machinery for
the plant of the Logan Garment
Co. in Lethbridge arrived last
Saturday, via a huge Diesel
truck. The machinery was un-
loaded and production is expect-
ed by the middle of this month.
This industry will supply work
for quite a number of Southern
Alberta people.

MANY ALBERTANS WIN IN CHICAGO GRAIN SHOW

Herman Trelle, of Wembley,
Alberta added his fifth wheat
title, and his third for Oats as
World Champion. Reward wheat
and Victory Oats gave him the
double win. Leslie Bartlett of
Vauxhall, won first for hard
red spring wheat but did not
win the championship. Albert
Nagel of Fisherville, W. J. Bry-
ant of Bole won in Clover class-
es. The Lethbridge Northern had a
long list of winners in the
Field Bean classes, especially
Navy beans.

The Raymond Recorder

S. I. MAY Editor.

Published Every Thursday
Non-political, Partisan only in
the interests of Raymond
and district
Advertising rates on application

HAVE YOU READ THE MEDICAL CONTRACT

Have you taken the time yet
to read the medical contract
that is now being signed be-
tween our local Doctor, J. S.

Madill and the citizens of Ray-
mond? If not you should at
least take the time to read it in
detail. It won't take very long,
and then you will be better able
to decide wisely whether or not
you should sign up.

Inasmuch as there is no rake
off in this business for anyone,
let it be hoped that these few
lines will not be misinterpreted.
The contract is being signed in
satisfactory numbers, and inter-
est seems to be quite general. Nu-
merous citizens have read it
over and expressed their satis-
faction with its contents, some
expressing the intention of sign-
ing up in the very near future
and others making no comment.
In numerous instances the fin-

ances are the thing that holds
back action on the matter. In
many others, though, all that is
needed is a little planning and
budgeting to get the money to-
gether and get the protection
that the contract affords and
guarantees. There is no use of
wishing one were on the con-
tract after a leg or an arm has
been broken, or an appendicitis
operation become a necessity.
The time to act is now.

We have had several signers
already whose doctor bills last
year amounted to more than
\$200.00 who would have all this
service under the contract with-
out a dollar of additional cost
except the price of the contract.
Others are still endeavoring to

pay off staggering doctor bills
that would never have been pyram-
ided as they have had a con-
tract been in effect. These peo-
ple are playing safe and signing
up, because they have learned
by sad experience what it costs.
Those of us who do not sign can
safely figure on our day, and
our seige of sickness that will
cost several times the price of
the contract when it comes, and
then we will wish our name was
on the dotted line. One individ-
ual just getting around after a
serious illness, signed the con-
tract and paid for it about the
first thing he did to have this
insurance in the event of an-
other attack of illness.

It is not in the expectation
of being ill that citizens should
sign the agreement. If you are
well you can afford to pay \$18
per year to be kept well. If you
have a spell of sickness, you have
plenty of expense without hav-
ing a doctor bill of a couple of
hundred dollars to depress you
when you commence to get a-
round and to work again. You
can't get it when you need it
better get it now.

There is another point too.
By consulting the doctor when
you feel unwell, many serious
attacks could be avoided and
much needless suffering abol-
ished. No doctor enjoys fighting
for a person's life, with the re-
sult hanging by the tiniest
thread. An ounce of prevention
is worth a pound of cure, and
no one knows this better than
the Doctor, or is more anxious
to practice it. Think the signing
of the contract over seriously.

"Thou wilt keep him in per-
fect peace whose mind is stayed
on Thee."—Bible.

HOW CAN A PRACTICAL PERSON BELIEVE IN PRAYER

A great deal has been said
and printed about the National
Preaching Mission. Even the
practical Edison, before he died
said "We need to catch up spir-
itually."

There is considerable praying
done on and off in Raymond. A
good deal is done on Sundays
and some at midweek services.
Undoubtedly many, many silent
prayers go out into the every-
where every day as joys come
and problems arise.

Why do people pray?
John Edwin Price who writes
for newspapers reaching over
a million readers in the United
States and Canada was recently
asked "Why do you believe in
prayer?"

His answer follows, in part:
"I believe in God as a person-
al, intelligent, Creator and Ruler
whose Presence is everywhere
manifested in much the same
manner as is a radio singer's
voice and personality."

"I believe that as there is a
purpose for heat and a purpose
for cold and a purpose for seed
time and moisture and harvest,
so there is a purpose for the
world as a whole."

"I believe that since I am a
part of the world and its plan
as a whole, that there is some-
thing God had in mind that He
wanted me to be and do when
He let me be born."

"Now if I were a manager of
men and I wanted to see them
get certain results in a program
I had started I would not leave
them alone, unable to commu-
nicate with me."

"Since God put me here (with-
out consulting me) to do some-
thing He wants done, I don't
believe He has left me alone
without any way of getting
more definite instructions or help
from Him. I wouldn't be so foolish
and He is (from many evidences)
wiser than I."

"That is one matter-of-fact,
practical reason why I believe
in prayer. Another reason is
that I have prayed for special
guidance in time of need and
have been given it."

"At times when I have done
all I could to meet a situation
I have prayed for help and
found it was not long withheld."

"Of course one must 'pray in
faith believing' remembering
that 'faith without works' in
God's direction is no good, also
realizing that sometimes one's
prayer is for something best
withheld for the time-being or
for all time."

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"Mutt" Ralph

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entertain them shouldn't com-
plain if they eventually stop
trying or seek more apprecia-
tive audiences.

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Raymond Recorder

BANK OF MONTREAL

Established 1817

A presentation, in easily understandable form,
of the Bank's

ANNUAL STATEMENT

31st October, 1936

LIABILITIES

LIABILITIES TO THE PUBLIC

Deposits	\$691,312,054.08
Payable on demand and after notice.	
Notes of the Bank in Circulation	27,749,972.00
Payable on demand.	
Bills Payable	137,838.65
Time drafts issued and outstanding.	
Acceptances and Letters of Credit Outstanding	7,168,979.49
Financial responsibilities undertaken on behalf of customers (see off-setting amount [x] in "Resources").	
Other Liabilities to the Public	1,947,005.98
Items which do not come under the foregoing headings.	
Total Liabilities to the Public	\$728,315,850.20

LIABILITIES TO THE SHAREHOLDERS

Capital, Surplus and Undivided Profits and Reserves for Dividends	76,766,147.82
This amount represents the shareholders' interest in the Bank, over which liabilities to the public take precedence.	
Total Liabilities	\$805,081,998.02

RESOURCES

To meet the foregoing Liabilities the Bank has

Cash in its Vaults and Money on Deposit with Bank of Canada	\$ 79,242,079.39
Notes of and Cheques on Other Banks	29,222,231.15
Payable in cash on presentation.	
Money on Deposit with Other Banks	20,264,801.82
Available on demand or at short notice.	
Government and Other Bonds and Debentures	442,781,097.95
Not exceeding market value. The greater portion consists of gift-edge securities which mature at early dates.	
Stocks	1,030,297.08
Railway and Industrial and other stocks. Not exceeding market value.	
Call Loans outside of Canada	25,400,166.98
Secured by bonds, stocks and other negotiable securities of greater value than the loans and representing moneys quickly available with no disturbing effect on conditions in Canada.	
Call Loans in Canada	8,169,988.82
Payable on demand and secured by bonds and stocks of greater value than the loans.	
Bankers' Acceptances	361,924.25
Prime drafts accepted by other banks.	
TOTAL OF QUICKLY AVAILABLE RESOURCES	\$606,472,587.44
(equal to 83.27% of all Liabilities to the Public)	
Other Loans	174,141,011.90
To manufacturers, farmers, merchants and others, on condi- tions consistent with sound banking.	
Bank Premises	14,000,000.00
Two properties only are carried in the names of holding companies; the stock and bonds of these companies are en- tirely owned by the Bank and appear on the books at \$1.00 in each case. All other of the Bank's premises, the value of which largely exceeds \$14,000,000, appear under this heading.	
Real Estate, and Mortgages on Real Estate Sold by the Bank	1,507,373.67
Acquired in the course of the Bank's business and in process of being realized upon.	
x Customers' Liability under Acceptances and Letters of Credit	7,168,979.49
Represents liabilities of customers on account of Letters of Credit issued and Drafts accepted by the Bank for their account.	
Other Assets not included in the foregoing	1,792,045.52
Making Total Assets of	\$805,081,998.02
to meet payment of Liabilities to the Public of	728,315,850.20
leaving an excess of Assets over Liabilities to the Public of	\$ 76,766,147.82

PROFIT and LOSS ACCOUNT

Profit for the year ended 31st October, 1936, after making appropriations
to Contingent Reserve Fund, out of which fund full provision for Bad
and Doubtful Debts has been made, and after deducting Dominion and
Provincial Government Taxes amounting to \$991,645.26

Dividends paid or payable to Shareholders	\$2,880,000.00	\$3,181,501.37
Written off Bank Premises	200,000.00	
	3,080,000.00	
	\$ 101,501.37	
Balance of Profit and Loss Account, 31st October, 1935	1,935,033.36	
	\$2,036,534.73	
Transferred to Rest Account	1,000,000.00	
Balance of Profit and Loss carried forward	\$1,036,534.73	

CHARLES E. GORDON,
PresidentW. A. BOG,
JACKSON DODDS,
Joint General Managers

The strength of a bank is determined by its history, its policy, its management
and the extent of its resources. For 119 years the Bank of Montreal has
been in the forefront of Canadian finance.

EXPERIMENTAL STATION LETHBRIDGE

WEEKLY LETTER

HORTICULTURE

In the weekly letters being issued at present an outline of the work in the various departments of the Station is being attempted. This week a review of the horticultural work is presented.

The investigational work with fruit trees has given much interesting information. While variety testing has been given a most important role, studies have also been made with irrigation, pruning practices and arrangement of windbreaks. The experiments carried on at the Station have indicated that orchard practices on the prairies vary quite markedly from those of the fruit growing districts of Canada.

Many varieties of bush fruits have been tested. Only the high yielding & large berried varieties are being retained. Cultural

work has shown from time to time the necessity of special treatment of certain less hardy kinds. Studies in pruning and in regard to the elimination of inherent diseases are also being conducted.

Experiments with vegetables include variety testing, selecting for quality, selecting for disease resistance, use of commercial fertilizers and various cultural practices are being carried on. New varieties placed on the market from time to time are being tested and are recommended or discarded as found adaptable or otherwise to local conditions. While quality is of great importance, much effort is directed towards the selection of early maturing vegetables which is so necessary in the short growing season characteristic of the prairies. The establishment of the local canning industry has opened another phase in horticultural work, and tests are being conducted with

varieties of vegetables which possess the peculiar qualities most desired for canning purposes.

Annual and perennial flower varieties are tested for their trueness to type, their adaptability to irrigation practices and the most effective methods of treating them in the production of colour schemes and harmony with the home grounds.

In the past unsuccessful attempts have been made to control dandelions in the lawn, not only here but elsewhere. Recent investigations indicate that this difficult problem is on the way to being solved in a fairly simple manner.

Efforts are being made to obtain a great variety of hardy trees and shrubs for ornamental planting and to demonstrate their value in improving home surroundings. Observations in this regard are made on the plantings on the Station grounds. An arboretum is also being established as an effect to obtain more detailed information in regard to this type of work.

In the work with horticulture, as with the other activities of the Station, we solicit the co-operation of the farmer, as it is naturally the endeavour of the Station to be of the greatest possible service to him.

Mrs. W. B. Carter has been ill this week with an attack of flu.

Trucks and teams are here now from long distances after pulp and molasses to supplement the feed rations on farms about the country.

Cold weather over the Great Lakes has tied up a great many vessels and may prove very costly if the ice does not break up to allow the ships to get to their home berths before permanent freeze up.

SENTENCE STIMULANTS

If a man bats another, cheat him when he could prevent it he is actually letting his own cowardice cheat his family or some good cause he could help.

Kaiser Bill thought: "The arrogant and self-assertive shall inherit the earth." He may have learned his lesson but there are

many who know about his flop who haven't.

At long distance I may admire a man who puts himself forward. Sometime it is true that he that tooteth not his own horn, yea, verily, it shall not be tooted. But close up, I like the man—big or little—who is modest.

A man can get drunk on the concentrated excrement of de-caying mash—or on his own self importance. The effect on others is the same—Disgust.



Chilly days mean nothing in Vancouver if you plan on staying at Hotel Grosvenor, for here you find a great, cherry lounge and open fireplace—rooms are modern in every respect. You will be just around the corner from shops and theatres, boats and trains—and be able to sleep quietly every night. The Grosvenor has no bar.



Whose Savings Will be Next?

The money the people of this Province borrowed was used to provide them the houses, barns, and lands which now give them shelter and in which they do business. They have used them, and they continue to do so. Should they not recognize those who made it possible for them to have those things? Is it just that those who have saved, and who have been thrifty, to provide you with the facilities you possess should now be deprived of their savings?

Let those who look upon the lending companies as "big business" enquire whose money they have enjoyed. They will learn, as we shall tell them in one of the statements to follow.

If the citizens of Alberta pass by lightly the injustice of this Act, what is to prevent their own savings, their homes, their business, their farms and other possessions being taken away from them? Can they feel safe in the enjoyment of their savings? Keep in mind that the confiscation of the property of others is only the first step leading to the confiscation of yours.

You have been told that our Government does not intend to confiscate. The Reduction and Settlement of Debts Act would confiscate the savings of hundreds of thousands of people. Whose savings will be taken next?

This statement is one of a series written by The Mortgage Loans Association of the Province of Alberta. The Association is composed of 34 member companies. It represents hundreds of thousands of small investments by typical Canadians. Its loans to citizens of Alberta amount to some forty-five million dollars.

(The third statement in this series will be published in two weeks)

2

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EXTRA LOW RATES FROM \$1.50
Excellent COFFEE SHOP
ALSO OPERATING
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RATES \$1 and \$1.50 — WEEKLY and MONTHLY RATES

TAKE ADVANTAGE OF Reduced Fares...

FOR Christmas & New Year's

Fare and One Quarter	Between All Stations in Canada
	Going Dec. 23 to 2 p.m. Dec. 27 Return until Dec. 28
Fare and One Third	Going Dec. 30 to 2 p.m. Jan. 3 Return until Jan. 4, 1937
	GOING—DEC. 20 to JAN. 1 Return until Jan. 3, 1937

REDUCTIONS APPLY ON FIRST CLASS OR COACH FARES

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Exclusive,
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A Beautiful Selection at

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per Dozen Up

The Recorder

Ask Our Agent To Call

Christmas



Make Our
Store
Your Shopping
Headquarters

Raymond Mercantile
COMPANY LIMITED
THE BIG DEPARTMENT STORE

Mrs. Ted Gouley, of Picture Butte is spending a few days spent the week-end in Medicine Hat with her daughter, Mrs. Hat with friends and relatives, returning home Sunday evening.

A Short Cut for Your Xmas Gift Problem

Your Portrait makes a very acceptable Gift and has the further advantage of being Exclusively YOUR Gift.

Priced from \$3.50 per 1/2 doz. up

The Rembrandt Studio - Raymond

SEEN AT THE CARNIVAL

George Reay and wife with their arms full of quilts, blankets, aluminum, etc., and a satisfied smile on their faces.

Ray Woolf, reminding us of Atlas with the world on his shoulders.

Constable Ellis with his eagle eye on the crowd and enjoying the fun.

Owen King, Jr., shining up all the boys with his beautiful make up of the first night.

Sam Dyson arguing with all and sundry about his dollies.

Scotty Depew and Ross Humphrey looking for their lost and badly worn voices.

Veri Henry playing model in the Silk Dressing Gown given away the Second night.

Hamburgers and punch disappearing rapidly as empty stomachs called for more and more.

Jack Judd and Bill Christensen reluctantly handing out the turkeys for the boys with eagle eyes on the rifles.

Bill Laidlaw making the piano look like someone had been playing strip poker with it and only left the keys and the strings.

Frank Shaw too dumfounded to speak when his ticket was drawn. Frank said "It's a thimble all by itself. A sweepstake would kill me I believe."

SUBSCRIBE to the RECORDER.

WANT ADS.

FOR SALE — A good work horse, weight 1,300 or 1,400 lbs. clean limbed, ten years old. Call at Recorder Office.

WANTED — Good Milch Cow. Apply E. E. Paxman.

FARM FOR SALE — 40 acres, all summer-fallowed, 25 acres under water, no rocks, located 1 1/2 miles north of Factory. See J. M. Neel, Raymond. 4B4

IF YOU WANT RESULTS — Use our Want ads. Considering the results they bring the cost is insignificant. Try one whether you want to Buy, Sell or Trade. The Recorder.

NEWS NOTES

Miller Woolford, mechanic at Porter's Garage was under the weather for a couple of days this week.

The Cubbing Offer we have makes several nice Xmas presents if you happen not to want the magazines offered.

O. H. Snow is driving a new Terraplane Sedan, having taken delivery this week from Porter's Garage, Raymond.

The skill of snow Sunday evening warmed up the atmosphere which had been a little on the frosty side Saturday and Sunday. The storm seemed quite local, there being little at Cardston and none at all in the Crow's Nest Pass, these districts usually getting a much heavier fall than we do in the event of a general storm.

Don't delay another day in ordering your Christmas Cards. They cost no more than they will next week, and you are assured of early delivery and satisfaction.

NOTICE

In the Matter of the Estate of WILLIAM GARDNER MEEKS, late of the Town of Raymond, in the Province of Alberta, Rancher, deceased.

NOTICE IS HEREBY GIVEN that all persons having claims upon the Estate of the above named William Gardner Meeks, who died on or about the 13th day of June, A. D. 1936, are requested to file with Emily May Meeks at Raymond, in the Province of Alberta by the 15th day of January, A. D. 1937, a full statement duly verified of their claims and of any security held by them, and after that date the Executrix will distribute the assets of the deceased among the parties entitled thereto, having regard only to the claims of which notice has been so filed, or which have been brought to her knowledge.

DATED at the City of Lethbridge, in the Province of Alberta, this 28th day of November, A. D. 1936.

EMILY MAY S. MEEKS
Executrix of the Said Estate
H. OSLAND, Esq., K.C.
Solicitor for the Executrix.

WOOL CARDING

I have just installed an Electric Wool Carding Machine and solicit your patronage. Satisfaction Guaranteed and prices very reasonable. 25c. per pound. No Picking Needed.

Mrs. Jas. Hawkins

Christmas

Is Coming Soon

Shop Early and
Shop in Raymond
Brewerton's Limited

THE HERALD SAYS



Think what this wonderful offer will mean in enjoyment throughout the whole year for yourself and your family. Magazines of your own choice and this newspaper, packed with stories, timely articles, helpful departments and colorful illustrations. Now is your chance.

GROUP 1 SELECT ONE MAGAZINE

- ☐ Maclean's (24 Issues) 1 yr.
- ☐ National Home Monthly 1 yr.
- ☐ Canadian Magazine - 1 yr.
- ☐ Chatelaine - 1 yr.
- ☐ Pictorial Review - 1 yr.
- ☐ Silver Screen - 1 yr.
- ☐ American Boy - 1 yr.
- ☐ Parents' Magazine - 6 mo.
- ☐ Can. Horticulture and Home Magazine - 1 yr.

GROUP 2 SELECT ONE MAGAZINE

- ☐ Liberty Mag. (52 Issues) 1 yr.
- ☐ Judge - 1 yr.
- ☐ Parents' Magazine - 1 yr.
- ☐ True Story - 1 yr.
- ☐ Screenland - 1 yr.
- ☐ House & Garden - 6 mo.

This Offer Fully Guaranteed—All Renewals Will Be Recorded.

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CHOICE!

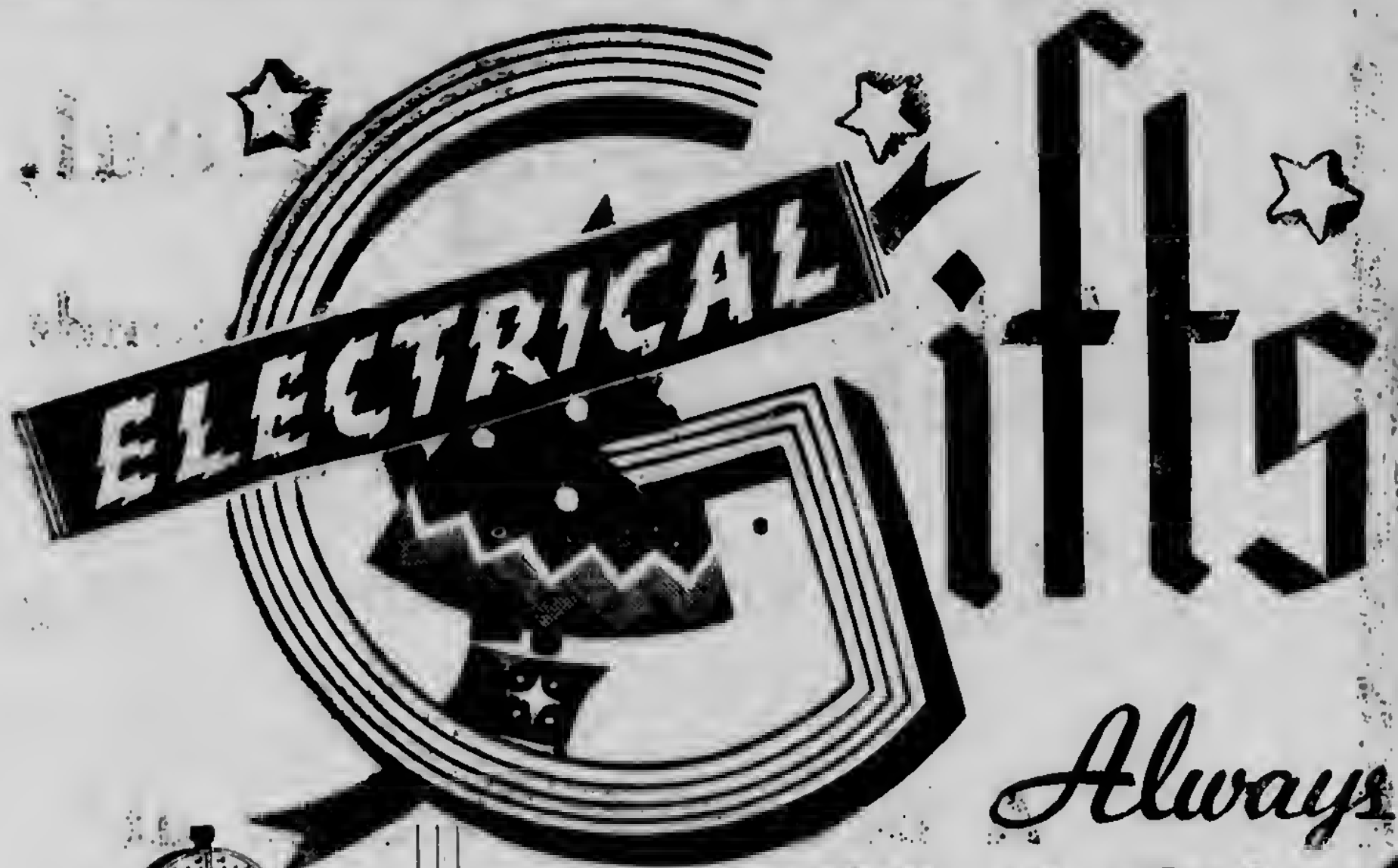
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group 1 and this newspaper

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THIS IS AN ELECTRICAL GIFT CHRISTMAS

BIG

Chicken
Dinner &

DANCE Opera House
RAYMOND
TWO NIGHTS
Friday and Saturday

Dec. 11 & 12

Fish Pond, Old Dutch Market, Refreshments, Rummage Sale, Program, Etc.